

**UNITED STATES DISTRICT COURT**  
**District of Maine**

**ANNE GANEM,**  
**Plaintiff**

**V.**

**LIBERTY LIFE ASSURANCE  
COMPANY OF BOSTON,  
  
Defendant**

**No. 1:12-cv-128-GZS**

**ORDER AFFIRMING THE  
RECOMMENDED DECISION OF THE MAGISTRATE JUDGE**

The United States Magistrate Judge filed with the Court on September 26, 2013, her Recommended Decision (ECF No. 71). Defendant filed its Limited Objection to the Recommended Decision (ECF No. 74) on October 16, 2013. Plaintiff filed her Limited Objection to the Recommended Decision (ECF No. 75) on October 16, 2013. Plaintiff filed her Response to Defendant's Limited Objection to the Recommended Decision (ECF No. 78) on November 6, 2013. Defendant filed its Opposition to Plaintiff's Limited Objection to the Recommended Decision (ECF No. 79) on November 6, 2013.

I have reviewed and considered the Magistrate Judge's Recommended Decision, together with the entire record; I have made a de novo determination of all matters adjudicated by the Magistrate Judge's Recommended Decision; and I concur with the recommendations of the United States Magistrate Judge for the reasons set forth in her Recommended Decision, and determine that no further proceeding is necessary.

1. It is therefore **ORDERED** that the Recommended Decision of the Magistrate Judge is hereby **AFFIRMED**.
2. It is hereby **ORDERED** that Plaintiff's Motion for Judgment (ECF No. 62) is **GRANTED IN PART** and Defendant's Motion for Judgment (ECF No. 61) is **GRANTED IN PART** by vacating the Administrative Decision only to the extent it denies Plaintiff's claim for the 24-month, own-occupation, LTD benefit.
3. It is hereby **ORDERED** that this matter be **REMANDED** with an Order to award the 24-month LTD benefit.
3. It is **ORDERED** that judgment is entered for Defendant on Count II of Plaintiff's Complaint (ECF No. 1).

/s/George Z. Singal  
U.S. District Judge

Dated this 8th day of November, 2013.